



MANY RIVERS MICROFINANCE LENDING POLICY

Many Rivers exists to help people start and develop enterprises that will enhance the economic and social outcomes for an individual, their family, the community and ultimately the nation.

Many Rivers recognises that a business idea and the motivation to achieve business success is the responsibility of the owner of the micro/small business enterprise.

Many Rivers will seek to support a wide diversity of business activities. However, Many Rivers will not support a business where the Board and/or Management have concern that the business activity may be:

- Illegal or there is a risk that the activity could be deemed as illegal;
- Harmful or potentially harmful to another person or persons; and/or
- Exploitive or potentially exploitive of an individual or individuals, including financially exploitive.

In cases where there is significant judgement required in making the above determination, Management will bring the loan request to the Board for final determination. There is no recourse against Many Rivers should a loan request be denied by the Board or Management.

September 2012